

Risk Insights



Limousine services are responsible for adhering to the provision of child car seats in private passenger vehicles.

Limousine operations are hired to transport passengers of all ages. Child car seats include baby seats and booster seats.

If passengers bring and install their own child car seats, you, the limousine service, aren't held responsible under the Highway Traffic Act.

However, if you provide and install child car seats as an additional service, follow the requirements outlined under the Highway Traffic Act. This additional service is arranged when a parent or guardian provides information about a child prior to pick up, such as height, weight and age.

Exposures

By supplying child car seats as an insured, you face a liability loss exposure and assume responsibility. Passengers rely on you to provide suitable child car seats and to have the proper training to safely and securely install child car seats.

Solutions

Since the child car seat service is a selling point to passengers travelling with infants and young children, you may choose to offer this service. You can control exposures by practicing safety measures. This is a short insight into the subject of child car seats in limousines. We don't expose all types of causes or preventative measures available. Our hope is that you use this information when planning your own preventative measures.



• Solutions (continued)

Take note of the following information to mitigate exposures:

- Ask a parent or guardian to fill out a consent form including the child's information. Refer to this file when selecting the correct child car seat and preparing for installation.
- Clean and sanitize child car seats and seatbelts regularly to keep them in good condition.
- Refer to the Ministry of Transportation (MTO) website for tips on installing child car seats and choosing the right car seat. Keep a copy of this information in each limousine so drivers can reference important safety tips and procedures.
- Train drivers and other employees on how to safely and properly install child car seats. Visit the Transport Canada website to learn the importance of properly installing child car seats.
- Child car seat clinics provide training sessions on installing child car seats, positioning a child and applying the appropriate restraints.
- Be aware that child car seats manufactured for sale in Canada must have a Canadian Motor Vehicle Safety Standard (CMVSS) label on the seat. Purchase your child car seats in Canada as the Canadian safety standards differ from other countries.

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- The CMVSS label is the manufacturer's certification that a child car seat meets all applicable regulations in effect at the time the car seat was manufactured.
- The majority of child car seats have an expiry date ranging from 5-9 years. Recycle or destroy child car seats after their manufacturer's recommended expiry date. Formalize this requirement in a policy.
- Replace child car seats if they've been damaged or involved in an accident.
- Check if the make and model of your child car seats have been recalled on Transport Canada's Motor Vehicle Safety Recalls Database.

About Us

We have a history and reputation for innovative commercial and specialty insurance solutions created with the customer in mind. Working closely with our broker partners, we offer tailored solutions and superior service.

For more information, contact your Risk Services Consultant or our Risk Services Department at **1.855.620.6262**.

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